

**REPLY UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP 3621**

PATENT
5681-20500/P7886

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733	§	Examiner:	Agwumezie, Charles C
Filed: September 4, 2003	§	Group/Art Unit:	3621
Inventor:	§	Atty. Dkt. No:	5681-20500
Emrys J. Williams	§		
	§		
	§		
	§		
	§		
Title: Method and Apparatus	§		
Having Multiple Identifiers	§		
for Use in Making	§		
Transactions	§		
	§		
	§		
	§		

RESPONSE TO FINAL ACTION OF SEPTEMBER 19, 2007

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Final Action of September 19, 2007, to further highlight why the application is in condition for allowance.